



CROWD CREDIT

CROWD CREDIT, Inc. is a financial instruments firm registered under the Financial Instruments and Exchange Act of Japan, with the registered number 2809.

CROWD CREDIT, Inc. is a member of Type II Financial Instruments Firms Association.

**Introduction
for potential borrowers
as of July 2021**

1. COMPANY AND SCHEME OVERVIEW

OVERVIEW

| | |
|-------------------------|---|
| Company Name : | CROWD CREDIT, Inc. |
| Business : | Cross-border marketplace lending |
| Registration : | Type II Financial Instruments Business registration |
| Headquarters : | Tokyo, Japan |
| Subsidiary : | Japan, Peru and Estonia |
| Representative : | Tomoyuki Sugiyama (Founder & CEO) |

| | |
|------------------------------------|--------------------------|
| # of Employee : | 70 |
| Booked Capital : | JPY3.2bn (appx. USD29mn) |
| # of Registered Investors : | Appx. 5.1 + mn |
| Cumulative Issuance : | JPY376 + mn |
| AUM : | JPY152 + mn |

MISSION

『WE OPTIMIZE CAPITAL FLOW IN GROBAL CREDIT MARKETS』

CROWD CREDIT connects
countries with funding gaps
and Countries with lending gaps
on a global basis

CONCEPT

FinTech

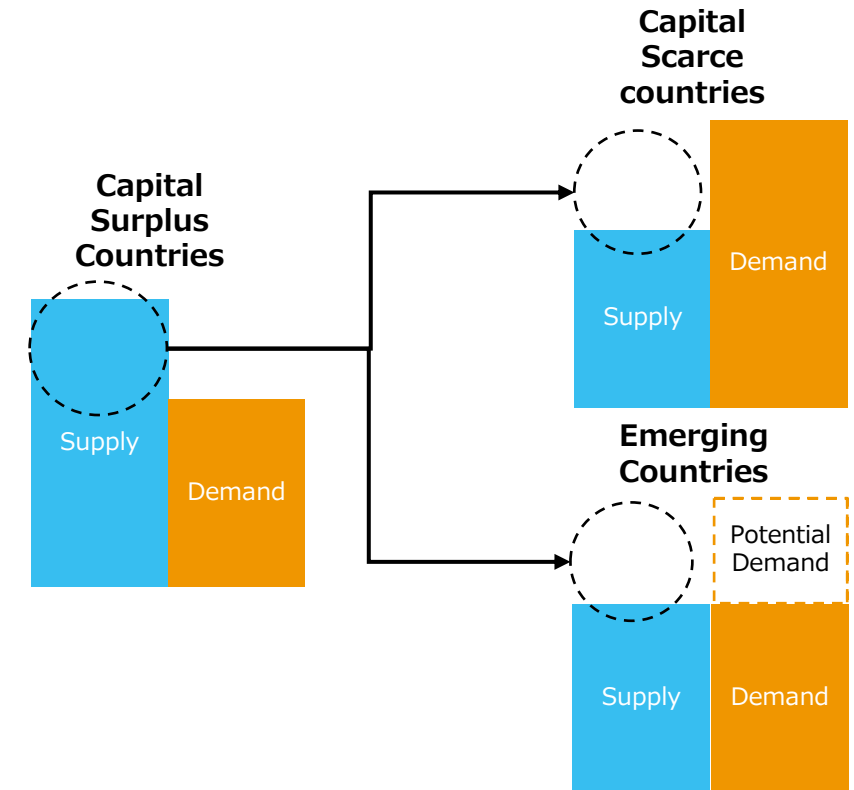
Combining financial and information technology to provide a unique asset class in the asset management space.

Global Sharing Economy

To share and return the growth potential of foreign countries to the Japanese economy through interest rates.

Sustainable Development Goals

Establishing capital flows outside the capital and credit markets (the "third pillar") to challenge common human challenges through social impact investing.



CROWD CREDIT is a crowdfunding platform to connect capital demand and supply on a global basis.

OUR HISTORY

2013 JAN Corporate registration
 JUN Equity investment from Femto Startup



2014 MAR Equity investment from GCI Capital
 JUN Start lending in Latin America
 JUL Equity investment from Monex Ventures
 NOV Registered as Type II Financial Instruments Firm



2015 MAR Equity investment from Itochu Corp. and Femto Partners
 APR Started lending in Europe
 OCT Started Currency hedged funds



2016 MAR Started lending in Africa
 NOV Started Deposit Account Service

2017 AUG Removed current office
 OCT Equity investment from Femto Growth Fund 2.0 LPS
 DEC Partnership with DENTSU INC.



2018 JAN Started lending Micro finance institutions
 MAR Equity investment from The Dai-ichi Life Insurance Company, Limited., Mitsubishi UFJ Capital Co., Ltd

MAY Cumulative Issuance USD100 + mn
 SEP Equity investment from LINE Ventures TV CM on aired
 NOV Equity investment from Monex Ventures, YJ Capital Inc., Global Brain Corporation, Sony Financial Ventures Inc., SBI Investment Co., Ltd.



2019 JUN Cumulative Issuance USD200 + mn
 Achieved cash flow surplus in a single month

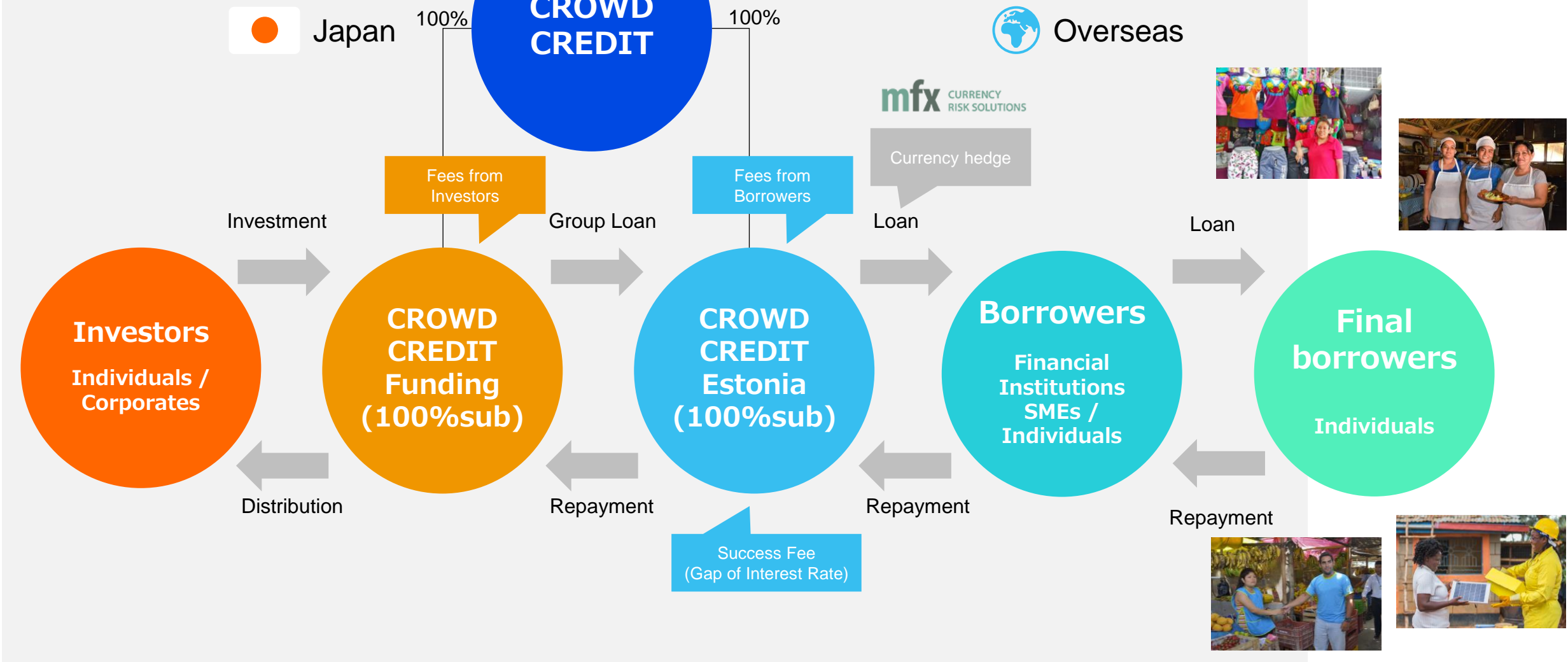
2020 APR Achieved profitability on the income statement in a single month

MAY Equity investment from Marui Group Global Brain Corporation, Sony Financial Ventures Inc.,



JUN Cumulative Issuance USD300 + mn

HOW IT WORKS



HOW OUR PLATFORM LOOKS LIKE (in Japanese)



はじめての方へ

ファンド一覧

運用状況・実績

セミナー

よくあるご質問

マイページ

無料で新規登録

| ファンド名 | 通貨 | 表面利回り (年率/税引前) | 販売金額 | 運用期間 | 分配方法 | 応募状況 | 残り予定 販売日数 | ステータス |
|--|-----|-------------------|-------------|-------|-------|------|--------------|-------|
| 【ユーロ建て】ユーラシア個人向け小口融資事業者支援ファンド65号 【償還実績あり】 | EUR | 8.5% | 10,000,000円 | 約25か月 | 満期一括 | 63% | 19日 | 募集中 |
| 【ユーロ建て】リトアニアオンライン金融事業者支援ファンド15号 【償還実績あり】 | EUR | 6.6% | 20,000,000円 | 約13か月 | 定期利払い | 100% | 19日 | 販売終了 |
| 【ユーロ建て】ブルガリア中小企業向けローンファンド41号 【償還実績あり】 | EUR | 6.2% | 8,000,000円 | 約25か月 | 満期一括 | 26% | 19日 | 募集中 |
| 【米ドル建て】中東地域ソーラー事業者支援ファンド27号 【償還実績あり】 【社会（的）インパクト重視ファンド】 | USD | 6.0% | 25,000,000円 | 約13か月 | 満期一括 | 56% | 19日 | 追加募集中 |
| 【米ドル建て】欧州フィンテック事業者支援ファンド28号 【償還実績あり】 | USD | 7.6% | 25,000,000円 | 約25か月 | 満期一括 | 56% | 19日 | 追加募集中 |

fund name

currency

expected IRR

fund maturity (month)

redemption

fundraising status

fundraising target

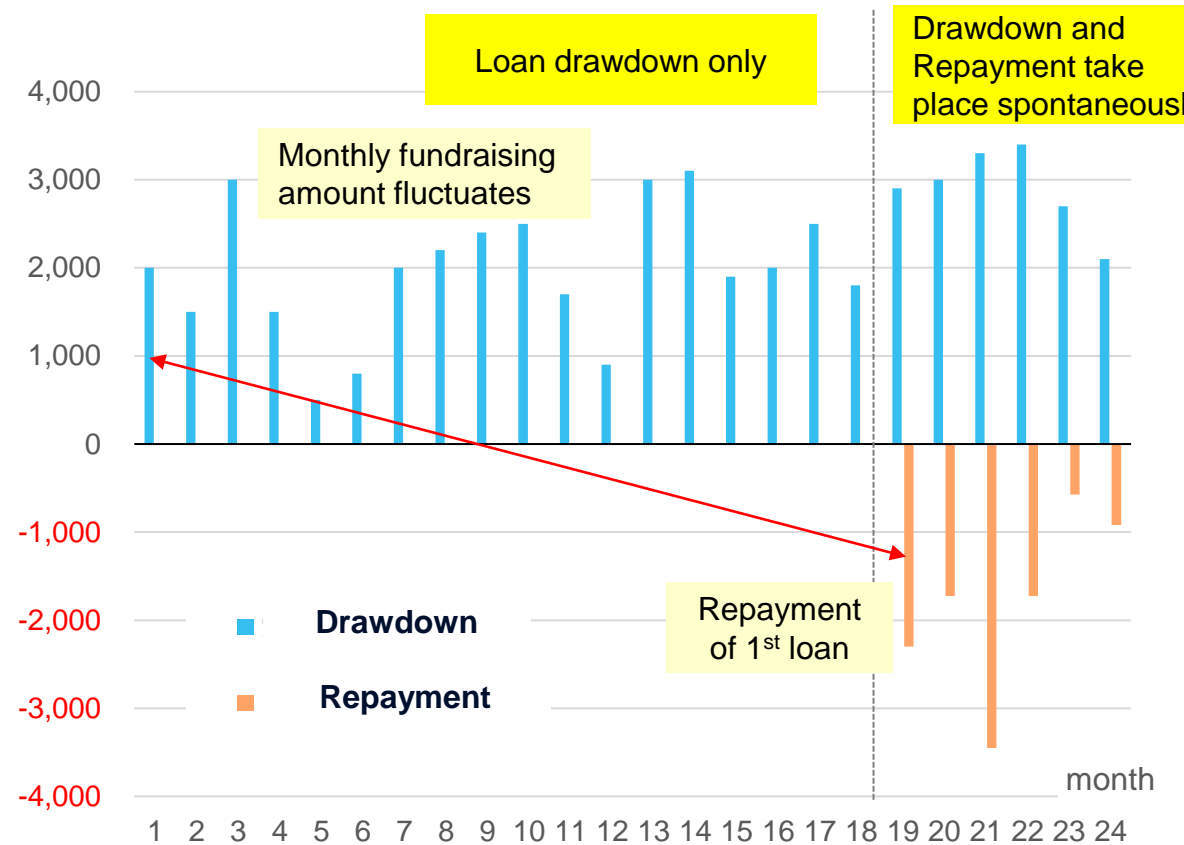
progress of fundraising

No. of days remaining

HOW OUR CROWDFUNDING WORKS

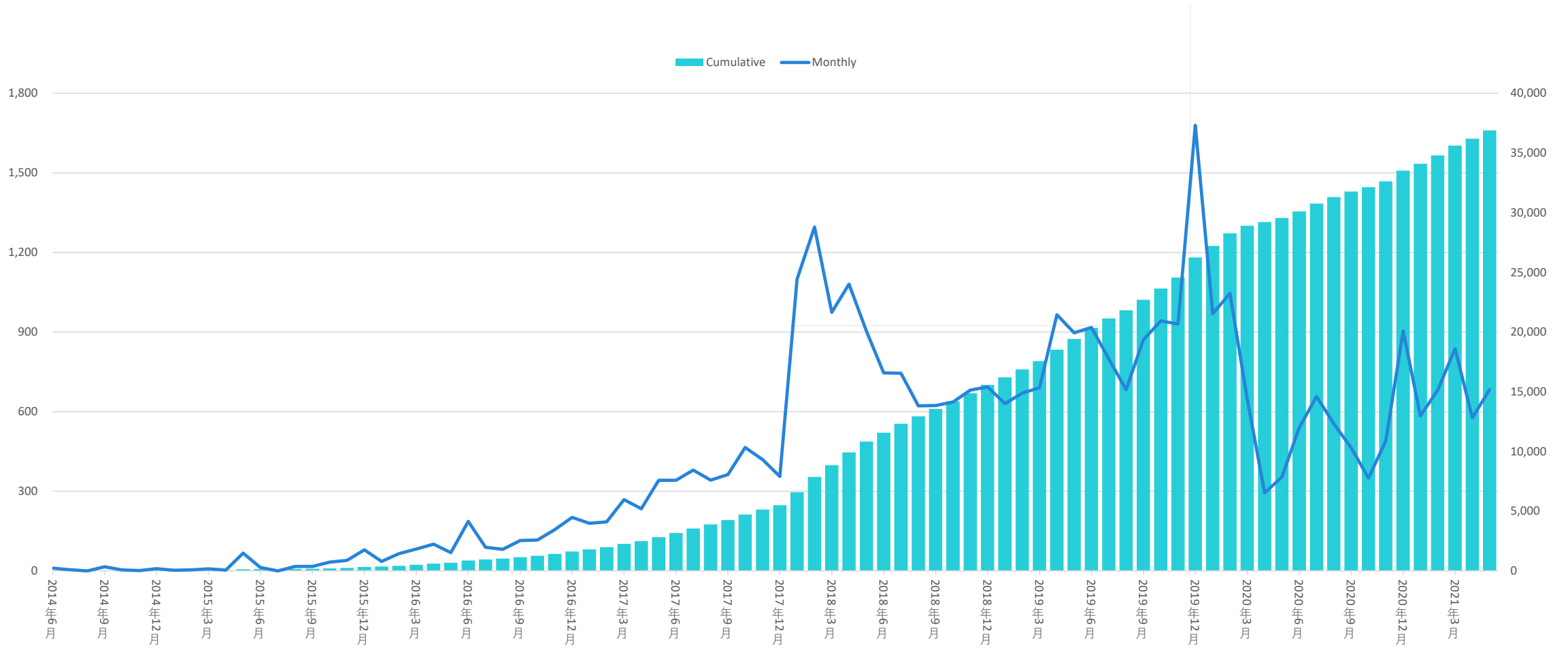
| | |
|---------------------|--|
| Loan frequency | Monthly |
| Amount of each loan | <p>Around JPY3mil-80mil</p> <ul style="list-style-type: none"> JPY funds relatively attract more investors Emerging/frontier currencies relatively less Fund management fee (each fund's fee is modified periodically by Crowd Credit) and loan arrangement fee (if any) are deducted from disbursement amount |
| Total loan amount | <p>JPY50mil to 1bil</p> <ul style="list-style-type: none"> JPY200 - 500mil on average |
| Loan maturity | 6 months to 3 years |
| Repayment | Lumpsum or periodic repayment |
| Loan Agreement | Enter into Master Facility Agreement (with total loan amount) before the 1st loan, and Individual Agreement on each loan's disbursement (with each tranche amount) |

■ **General overview of borrower cashflow**
(unit: ten thousand JPY)



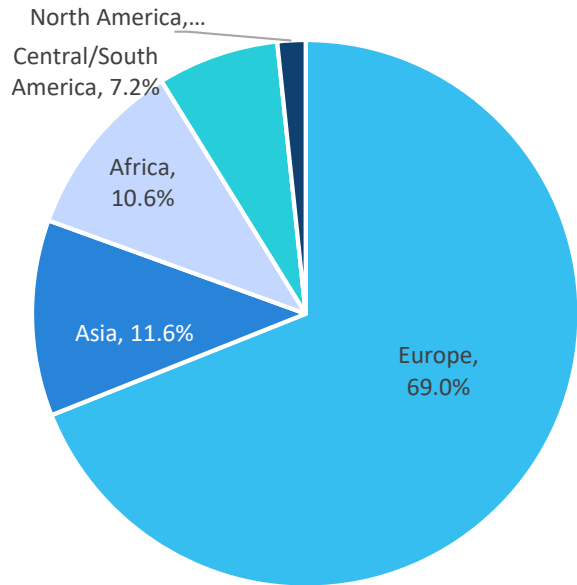
※1USD ≒ 110JPY

FUND Sales(JPYm)

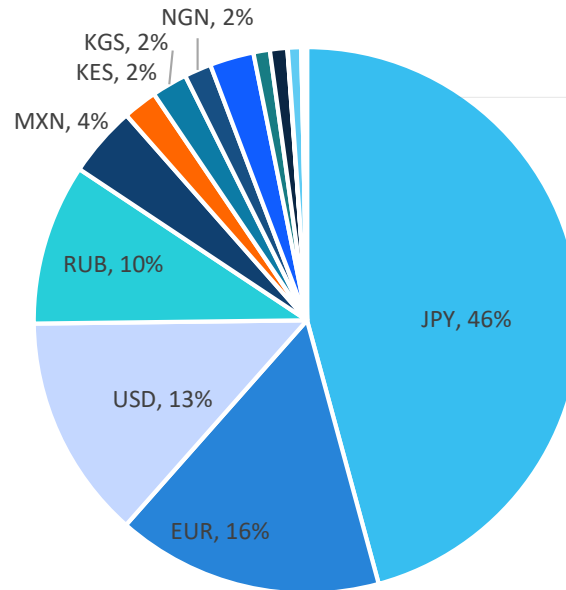


FUND INFORMATION (JPYm)

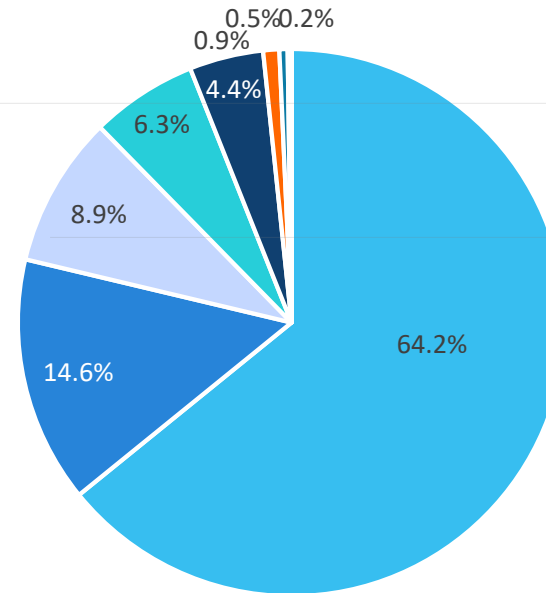
Area



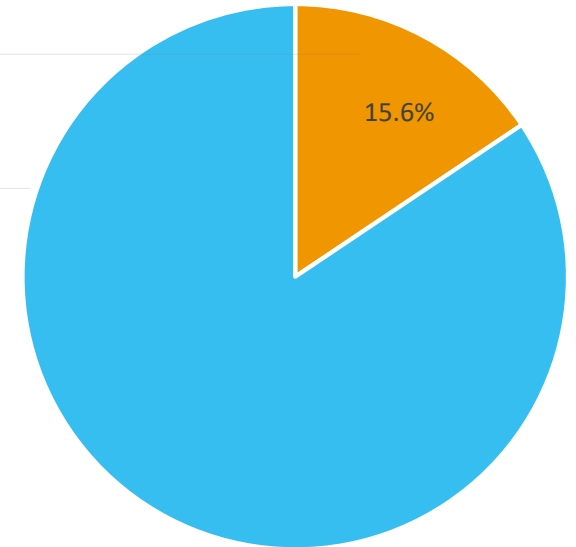
Currency



Industry



Social Impact Investment



- B/S lender
- Renewable energy
- Trade finance
- Non-performing loan
- Secured car loan
- SME
- MFI
- Personal loan
- Real estate loan

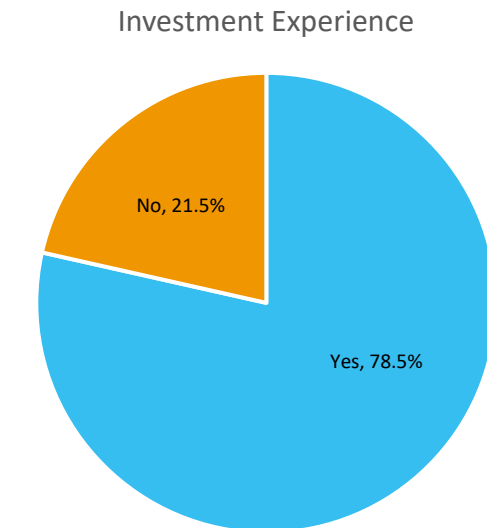
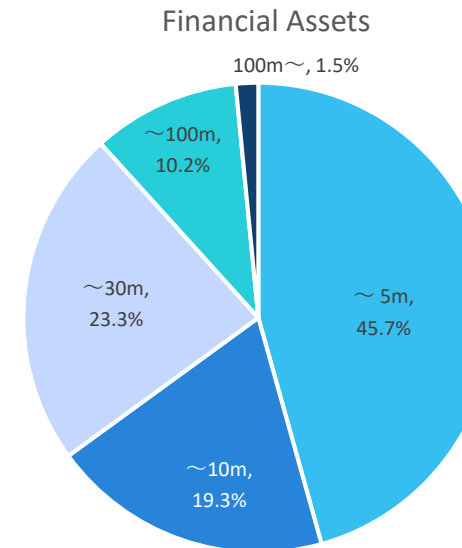
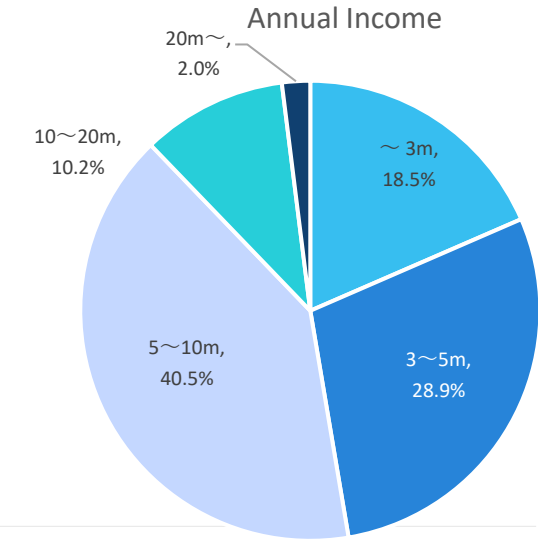
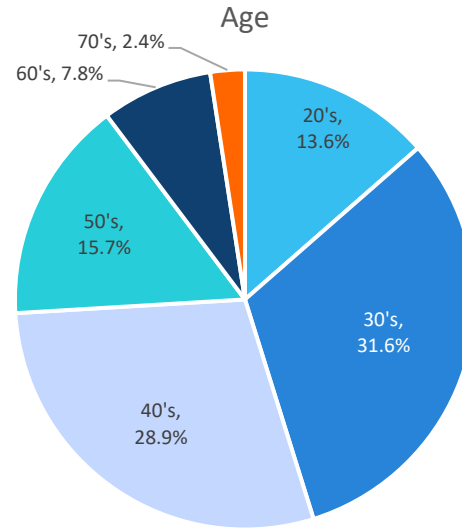
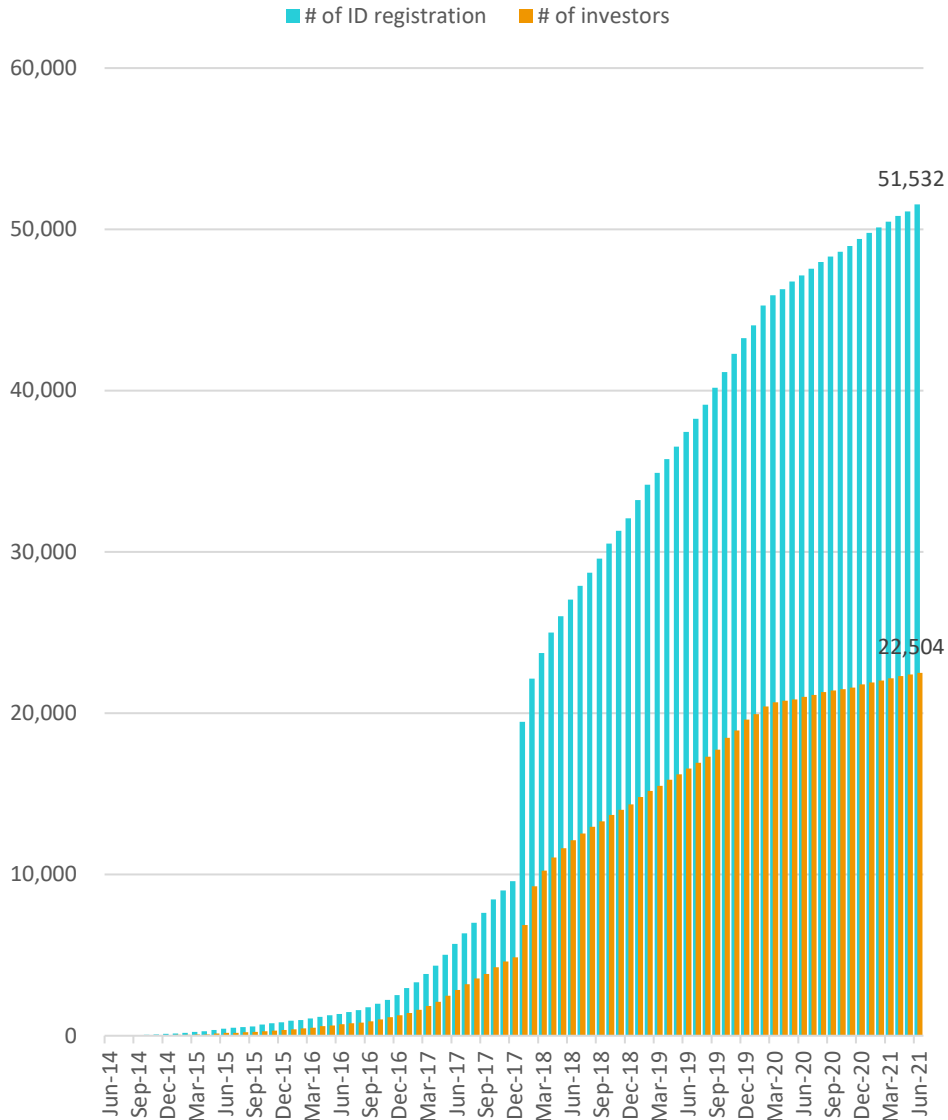
IMPACT INVESTMENT FUND SERIES

| Fund Name | Country | Borrower |
|--|--|--------------------------|
| Pakistan Solar Energy Operator Support Fund | Pakistan | Medium-sized companies |
| South-East Asia Non-electrified Region Support Project | Myanmar | Medium-sized companies |
| African Non-electrified Region Support Fund | Kenya, Nigeria, Uganda, Ghana and Tanzania | Medium-sized companies |
| Nigerian Non-electrified Region Support Fund | Nigeria | Medium-sized companies |
| Nigerian Non-electrified Region Support Fund | Indonesia | Medium-sized companies |
| Mexican Solar Energy Operator Support Fund | Mexico | Medium-sized companies |
| Mexican Energy-Saving Operator Support Fund | Mexico | Medium-sized companies |
| Costa Rican Energy-Saving Operator Support Fund | Costa Rica | Medium-sized companies |
| Solar energy business supportive funds | Dubai, Abu Dhabi, Kuwait, Jordan | Medium-sized companies |
| Peruvian Financial Institution Support Fund | Peru | Microfinance Institution |
| Peruvian Microfinance Support Fund | Peru | Microfinance Institution |
| Peruvian Cooperative Association Support Fund | Peru | Microfinance Institution |
| Mexican Female Entrepreneur Support Fund | Mexico | Microfinance Institution |
| Kyrgyzstan Microfinance Support Fund | Kyrgyz | Microfinance Institution |
| Peruvian female Business Owners Cooperative Support Fund | Peru | Microfinance Institution |

OTHER FUND SERIES

| Fund Name | Country | Borrower |
|---|--|---|
| Peruvian Small Debtors Support Project | Peru | Medium-sized company/ Individuals delinquent debt |
| Italian Consumer Loan Fund | Italia | Individuals |
| Lithuanian Consumer Loan Fund | Latanya | Individuals |
| European 3 Countries Consumers Loan Fund (Stable) | Finland, Estonia, Spain | Individuals |
| Northern Europe Consumer Loan Fund | Finland, Estonia, Spain | Individuals |
| Eastern Europe Financial Institution Support Fund | Cyprus, Georgia, Poland, Czech Republic, Slovakia, Latvia | Nonbank |
| Micro-loan Operator Support Fund | Cyprus, Russia, Kazakhstan, Georgia, Spain, Poland | Nonbank |
| Georgia Micro-loan Operator Support Fund | Georgia | Nonbank |
| Eurasian Financial Institution Support Fund | British, Russia, Poland, South Africa | Nonbank |
| Eurasian Consumer Loan Operator Support Fund | Ukraine, Spain, Kazakhstan, Georgia, Denmark | Nonbank |
| Nicaraguan Financial Institution Support Fund | Nicaragua | Nonbank |
| East African Financial Operator Support Fund | Kenya, Uganda, Tanzania | Nonbank |
| Mongolian Financial Institution Support Fund | Mongolia | Nonbank |
| Lithuanian Online Financial Service Provider Support Fund | Russia, Ukraine, Spain, Indonesia, Malaysia, Vietnam, Philippine, Moldova, Bosnia, Makedonia, Latanya, India, Kazakhstan | Nonbank |
| Mexican Solar Energy Operator Support Fund | Mexico | Medium-sized company |
| Indonesian SME Support Fund | Indonesia | Medium-sized company |
| European Fintech Operator Support Fund | Russia, Kazakhstan | Medium-sized company |
| Bulgarian SME Support Fund | Bulgaria | Medium-sized company |
| Singapore Marketing Venture Company Support Fund | Singapore | Medium-sized company |
| Colombian Leasing Operator Support Fund | Columbia | Medium-sized company |
| IT Trading Company Support Fund | UAE | Medium-sized company |
| Mongolian SME Support Project | Mongolia | Bank |
| Baltic States Auto-Leasing Fund | Estonia | Car leasing |
| European Auto-Leasing Fund | Estonia, Latanya, Latvia, Romania | Car leasing |
| Northern Europe Real Estate Loan Fund | Estonia | Real estate |

WHO ARE THE PLATFORM INVESTORS



Thank you

We look forward to the collaboration!